

**Cathedral Quarter are committed to helping the BID businesses.**

COVID-19 has become a fast-moving issue to our business community, through our mechanisms of providing

- **Communication** to our businesses
- **Support** for our businesses
- **Promotion** to the public

**This document sets out further information on how your business can access support if you are experiencing financial difficulties because of COVID-19.**

Please view the table of contents below, we will focus on delivering you the information to manage the impact of COVID-19. Latest update **26/03/20** and should be read as correct at the time of publication.

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## Information for Businesses

### Where can I go for information and advice for my business?

#### Advice & Guidance

Government has published advice and guidance for employers on dealing with the coronavirus and related issues. To view please click [here](#)

To view the latest information on the government's COVID-19 Action Plan please click [here](#).

#### All non-essential premises must now close

The government stepped up measures to prevent the spread of coronavirus and save lives. To view the full guidance on the government's announcement and the list of businesses and premises expected to close please click [here](#).

#### Commercial tenants who cannot pay their rent

Extra protection for businesses with ban on evictions for commercial tenants who miss rent payments. The government has announced commercial tenants who cannot pay their rent because of coronavirus will be protected from eviction, to view please click [here](#).

#### Business Support Helpline

Information is also available through the Business Support Helpline, a general Government programme which provides help to firms, to view please click [here](#).

#### Insurance arrangements for businesses

Insurance arrangements for businesses are complex and cover a number of areas. The Association of British Insurers advises businesses to check their cover and to discuss concerns with brokers. Covid-19 has been declared a notifiable disease across UK, which could assist businesses with insurance concerns. To view please click [here](#).

#### Further regional guidance and useful links

Advice for local businesses, these are uncertain times and we are working closely with our partners to determine how best we can support businesses in Derby:

#### The D2N2 Growth Hub

will continue to provide support for local business, you can contact them for expert advice delivered by a Business Adviser. If you require further information or support please click [here](#) or please telephone their helpline on **0333 006 9178**.



### East Midlands Chamber

Will remain contactable via telephone **0330 053 8639**, email and video calling, with their website please click [here](#).

### Derby COVID Community Response Hub

Derby City Council has joined together with partners to create a new Derby Covid Community Response Hub to help those most vulnerable during the coronavirus pandemic. To view further details please click [here](#).

## What support is there for small and large businesses?

### One-Off Cash Grant

- If your business is in the **retail, hospitality, leisure sector & professional service** in England, then you may also be entitled to a cash grant. If you have a property with a rateable value of less than £15,000 then you will be entitled to a grant of £10,000, whether or not you are entitled to small business rate relief or rural rate relief. If you have a property with a rateable value of between £14,999 and £51,000 then you will be entitled to a cash grant of £25,000.
- Businesses should anticipate Local Authorities getting in touch with them regarding this in early April, to view further details please click [here](#).

### Small or Medium Sized Business - Coronavirus Business Interruption Loan Scheme

- If your small-or medium-sized business in England is facing cash flow issues as a result of COVID-19, **Coronavirus Business Interruption Loan Scheme (CBILS)** is a new scheme
- Announced by The Chancellor at Budget 2020 a new temporary Coronavirus Business Interruption Loan Scheme has now been launched, delivered by the British Business Bank.
- Businesses from all sectors can apply for the full amount of the facility, the maximum value of a facility provided under the scheme will be £5m, available on repayment terms of up to six years.
- To view further details please click [here](#).

### Large Business - Covid-19 Corporate Financing Facility

If you are a large business facing cash flow issues as a result of COVID-19, you may want to read the following information:

- Covid-19 Corporate Financing Facility (CCFF) to support companies which are fundamentally strong, but have been affected by a short-term funding squeeze, enabling them to continue financing their short-term liabilities.
- It will also support corporate finance markets overall and ease the supply of credit to all firms.
- This facility will primarily provide bridging support to see through the temporary nature of Covid-19 related disruption
- To view further details please click [here](#).

## Self-Employed or Own A Business

There will be Government announcement for plans to help self-employed workers through the coronavirus outbreak.

If you are self-employed or own a business and you are concerned about not being able to pay your tax bills because of COVID-19, you may be eligible for support through Her Majesty's Revenue and Customs' (HMRC) Time to Pay service:

- If you think you or your business is eligible for support through Time to Pay, you can call the following helpline number to get practical help and advice: **0800 0159 559**.
- To view further details please click [here](#).

## Coronavirus Job Retention Scheme

Under the Coronavirus job retention HMRC will reimburse 80% of "furloughed workers" wages, up to a cap of £2,500 per month

There is no set date for when the scheme will be live. The Chancellor said in his speech "HMRC are working night and day to get the scheme up and running and we expect the first grants to be paid within weeks – and we're aiming to get it done before the end of April."

- The government will pay 80% of salary for staff who are kept.
- All UK businesses are eligible for the scheme, the scheme is intended to run for at least three months from 1 March 2020 but will be extended if necessary.
- Businesses will need to designate affected employees as 'furloughed workers,' notify your employees of this change and submit information to HMRC about the employees that have been furloughed and their earnings through a new online portal.
- To view further details please click [here](#).

## Statutory Sick Pay (SSP)

If you are a small- or medium-sized business, you may be entitled to reclaim the costs of Statutory Sick Pay (SSP) for sickness absence due to COVID-19:

- This refund will cover up to two weeks' SSP per eligible employee who are either ill or been told to self-isolate because of COVID-19. This is in line with the recommended isolation period. To view Guidance on self-isolation please click [here](#).
- Employers with fewer than 250 employees will be eligible. The size of an employer will be determined by the number of people they employed as of 28 February 2020.
- Employers will be able to reclaim expenditure for any employee who has claimed SSP (according to the new eligibility criteria) as a result of COVID-19.
- Employers should maintain records of staff absences, but employees will not need to provide a GP fit note.
- The eligible period for the scheme began on 13 March.
- The government will work with employers over the coming months to set up the repayment mechanism for employers as soon as possible. Existing systems are not designed to facilitate employer refunds for SSP.



- To view further details please click [here](#).

### **Temporary rates relief**

Covid-19 related relief in response to the economic threat generated by the Covid-19 virus in early 2020, the Chancellor has made business rate relief available to a number of sectors of the economy: retail, leisure, hospitality, pubs, and small businesses. The details of these reliefs are set out in a full report, to view further details please click [here](#).

### **Tax Deferrals**

Eligibility and applying:

- Businesses do not need to apply to defer their quarterly tax return for the period 20 March to 30 June 2020.
- All self-employed persons are eligible for the July 2020 self-assessment tax deferral, and do not need to make an application for deferring this payment

### **Self-Assessment July 2020 Payment on Account**

Generally self-employed individuals who file an annual tax return under self-assessment are required to make two 'payments of account' during the year, which are advance payments on their tax bill: by 31 January and by 31 July.<sup>31</sup> In his statement on 20 March the Chancellor announced that the next self-assessment payments will be deferred until January 2021.

All income tax payments due in July 2020 under self-assessment are deferred to January 2021. All self-employed persons are eligible, and do not need to make an application for deferring this payment. No penalties or interest for late payment are to be charged in the deferral period.

Details are given on the Government's Business Support site to view further details please click [here](#).

HMRC has set up a dedicated COVID19 helpline for advice and support. The helpline number is **0800 0159 559**. Opening hours are Monday to Friday 8am to 8pm, and Saturday 8am to 4pm. The helpline will not be available on Bank Holiday

### **VAT Deferral**

Generally, businesses are required to submit a VAT return to HMRC every 3 months. In his statement on 20 March the Chancellor announced that the next quarter of VAT payments would be deferred.

Details are given on the Government's Business Support site to view further details please click [here](#).

### **Government's Business Support FAQs**

To view Government's Business Support FAQs, please click [here](#).



## **Additional Information:**

### **Confederation of British Industry (CBI)**

The Confederation of British Industry (CBI) has created an online hub to assist businesses in dealing with the impacts of coronavirus, to view please click [here](#)

### **ACAS**

ACAS producing an advice for employers and businesses on dealing with COVID 19 and related issues, to view please click [here](#) .

### **Federation of Small Businesses (FSB)**

The Federation of Small Businesses (FSB) has published their own advice, which includes information about the help members of the FSB can call on during the outbreak. To view please click [here](#).

### **Personnel security practices when working from home**

In conjunction with a number of Government Departments and the following link provides some important advice which has been produced by the security services. The Centre for the Protection of the National Infrastructure (CPNI) have produced high level guidance on good personnel security practices during the impact of a national/global pandemic, such as the COVID- 19 virus, where usual security practices are either suspended or changed to reflect different working patterns, either on a temporary or permanent basis. To view further details please click [here](#) and should be shared with your IT Team or Provider.

### **Advice front-line roles**

For those of you working on the front-line roles may have concerns about the COVID-19 epidemic. For information advice and help information advice and help, To view further details please click [here](#).

## Information for Individuals

### Where can I find information and advice for me?

#### Employment Rights & Sick Pay

The rise in the number of cases of COVID-19 (coronavirus) in the UK has led to concerns about the effect on the workforce. According to Government estimates, in a worst-case scenario, up to one-fifth of the workforce could be absent from work. To view further details on employment rights and sick pay please click [here](#).

#### Statutory Sick Pay (SSP)

If you think you are entitled to Statutory Sick Pay (SSP), please read the following information: You can get £94.25 per week Statutory Sick Pay (SSP) if you're too ill to work. It's paid by your employer for up to 28 weeks. To check your sick pay entitlement, you should talk to your employer, to view further details can be found please click [here](#).

#### Hardship Fund

If you think you may need financial support from your Local Authority, you may be entitled to support from the £500 million Hardship Fund. Most of this funding will be used to provide more Council Tax relief, either through existing Local Council Tax Support schemes. The Ministry for Housing, Communities and Local Government (MHCLG) will set out more detail on this funding, including allocations. Please contact your Local Authority, to view further details please click [here](#).

#### Mortgage or rental holiday for 3 months relief

If you are experiencing financial difficulties meeting your mortgage repayments because of COVID-19, you may be entitled to a mortgage or rental holiday for 3 months.

This includes if you are a landlord whose tenants are experiencing financial difficulties because of COVID-19. If you are a tenant experiencing financial difficulties because of COVID-19, the government will ensure you do not face the threat of eviction for at least 3 months. To view further details please click [here](#).